

GREAT RIVER HOLDING COMPANY

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3207613	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$173	\$171	-1.1%		
Loans	\$126	\$116	-7.8%		
Construction & development	\$7	\$3	-48.4%		
Closed-end 1-4 family residential	\$36	\$34	-5.3%		
Home equity	\$3	\$4	31.2%		
Credit card	\$0	\$1			
Other consumer	\$17	\$11	-36.7%		
Commercial & Industrial	\$11	\$10	-9.2%		
Commercial real estate	\$45	\$46	1.6%		
Unused commitments	\$9	\$9	0.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$7	-15.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$10	\$34	244.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$153	\$155	1.3%		
Deposits	\$134	\$138	3.3%		
Total other borrowings	\$17	\$16	-9.5%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$21	\$17	-18.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	7.9%	--		
Tier 1 risk based capital ratio	11.4%	11.9%	--		
Total risk based capital ratio	12.6%	13.1%	--		
Return on equity ¹	-5.7%	-74.7%	--		
Return on assets ¹	-0.7%	-8.0%	--		
Net interest margin ¹	3.2%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.4%	35.6%	--		
Loss provision to net charge-offs (qtr)	140.7%	167.7%	--		
Net charge-offs to average loans and leases ¹	1.9%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.4%	34.7%	6.5%	0.6%	--
Closed-end 1-4 family residential	1.9%	1.5%	0.1%	0.0%	--
Home equity	4.0%	2.5%	0.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.4%	0.1%	2.5%	--
Commercial & Industrial	2.2%	1.6%	0.7%	0.5%	--
Commercial real estate	5.6%	7.4%	0.0%	0.7%	--
Total loans	3.0%	4.7%	0.5%	0.6%	--